## **CLAIMS**

## I claim

1. A method for using a computer to solve problems involving a plurality of agents, comprising:

receiving by said computer a request to participate in a new or existing problem-solving group;

submitting an update to a database storing information about agents, contingent commitments, and rules for processing said commitments to discover potential solutions;

sending an update notification to agents in the problem-solving group according to agentdefinable criteria, said notification comprising:

an indication that a new agent has joined the problem-solving group;

a description of solutions, if any, discovered by processing of the contingent commitments according to the rules of the database, with an indication of solution type, for each such solution;

information about said agent; and

information about one or more contingent commitments of said agent.

2. The method of claim 1, wherein information about said agent is controlled by privacy filters that can be removed only by said agent.

- 3. The method of claim 1, wherein information about one or more contingent commitments of said agent is controlled by privacy filters that can be removed only by said agent.
- 4. The method of claim 1, wherein said solutions may be of the following types: binding, non-binding, subject to vote, subject to future contingencies.
- 5. The method of claim 1 wherein said request includes at least one contingent commitment relating to the problem.
- 6. The method of claim 1 wherein one of said solutions may be converted into a binding agreement among the agents or a subset of the agents.
- 7. The method of claim 1 further comprising:

receiving an identifier specifying form of payment and account information to be used in providing payments related to problem solving group participation and/or transactions arising from solutions.

- 8. The method of claim 7 wherein the form of payment includes at least one of the following: credit card, debit card, Paypal<sup>TM</sup>, c2it<sup>TM</sup>, checking account transfer, or other electronic funds transfer.
- 9. The method of claim 7 further comprising:

receiving an express authorization to charge said account for said problem solving group participation.

10. The method of claim 9 wherein said express authorization is received from one of the following: a credit card issuer, a debit card issuer, a bank, or other electronic funds transfer system sponsor.

## 11. The method of claim 1 wherein said problem includes at least one of:

a negotiation among a plurality of parties concerning the price of a collection of goods and/or services;

a negotiation among a plurality of parties concerning a scalar value, other than price, relating to a collection of goods and/or services;

a negotiation among a plurality of parties relating to venture capital investing; a negotiation among a plurality of parties relating to a joint venture undertaking; a negotiation among a plurality of parties relating to the development of intellectual

property;

a negotiation among a plurality of parties relating to internal corporate strategic planning; a negotiation among a plurality of parties concerning the scheduling of one or more meetings, events, or processes;

a negotiation among a plurality of parties concerning the early adoption of new products and/or services;

a negotiation among a plurality of parties concerning terms of settlement of a legal dispute;

a negotiation among a plurality of parties concerning disposition of funds for charitable purposes;

a negotiation among a plurality of parties concerning conduct of central bank policy; a negotiation among a plurality of parties concerning governmental or inter-governmental policy-making; and

a negotiation among a plurality of parties relating to group activities.

12. A system for processing contingent commitments, comprising:

a means for receiving a request to participate in a new or existing problem-solving group; a means for submitting an update to a database storing information about agents, contingent commitments, and rules for processing said commitments to discover potential solutions;

a means for sending an update notification to agents in a problem-solving group according to agent-definable criteria, said notification comprising: an indication that a new agent has joined the problem-solving group; a description of solutions, if any, discovered by processing of the contingent commitments according to the rules of the database, with an indication of solution type, for each such solution; information about said agent; and information about said agent's contingent commitments.

13. A method for improving the accuracy of a valuation estimate, pertaining to one or more assets and/or liabilities, said method comprising:

performing one or more calculations at the request of one or more agents to estimate the value of a quantity, said calculations comprising:

said agents selecting one or more models;

said agents deciding on model weighting factors for each of the models to be used for valuation;

said agents selecting one or more sets of inputs;

said agents deciding on input weighting factors for each of the sets of inputs used by each model;

said agents selecting one or more entities;

said agents deciding on entity weighting factors for each of the entities for which the valuation is performed;

said agents performing one or more calculations using said models, said model weighting factors, said input sets, said input set weighting factors, said entities, and said entity weighting factors;

said agents calculating weighted averages for each of across said models, said input sets, and said entities, using said model weighting factors, said input set weighting factors, and said entity weighting factors; and

calculating the median, mean, mode, and standard deviation of said weighted averages.

14. A method for using a computer to conduct a negotiation between two agents, said negotiation comprising:

receiving by said computer a request from an agent to negotiate with another agent; notifying an agent by said computer of an opportunity to negotiate with another agent; receiving by said computer data related to a negotiation between two agents; performing a calculation to determine whether the negotiation produces a value acceptable to said agents; notifying said agents of the outcome of a negotiation; facilitating real-time communication between agents before, during, and after the

negotiation session.

- 15. The method of claim 14, wherein the subject of said negotiation is a price or other scalar quantity associated with a collection of goods, services, or other assets and/or liabilities, whether tangible or intangible.
- 16. The method of claim 14, wherein one of said agents is a buyer and a second of said agents is a seller.
- 17. A method for using a computer to manage commitments and make safe disclosures, comprising:

receiving by said computer a request to participate in a new or existing problem solving group;

submitting an update to a database storing information about agents, contingent commitments, and rules for processing said commitments to discover potential solutions;

sending an update notification to agents in the problem-solving group according to agentdefinable criteria, said notification comprising:

an indication that a new agent has joined the problem-solving group;

a description of solutions, if any, discovered by processing of the contingent commitments according to the rules of the database, with an indication of solution type, for each such solution;

information about said agent; and

information about one or more contingent commitments of said agent;

performing one or more calculations at the request of one or more agents to estimate the value of a quantity, said calculations comprising:

said agents selecting one or more models;

said agents deciding on model weighting factors for each of the models to be used for valuation;

said agents selecting one or more sets of inputs;

said agents deciding on input weighting factors for each of the sets of inputs used by each model;

said agents selecting one or more entities;

said agents deciding on entity weighting factors for each of the entities for which the valuation is performed;

said agents performing one or more calculations using said models, said model weighting factors, said input sets, said input set weighting factors, said entities, and said entity weighting factors;

said agents calculating weighted averages for each of across said models, said input sets, and said entities, using said model weighting factors, said input set weighting factors, and said entity weighting factors; and

calculating the median, mean, mode, and standard deviation of said weighted averages;

conducting a negotiation between two agents, said negotiation comprising: